

Notice of Allowability

Application No.

09/298,417

Examiner

Alain L. Bashore

Applicant(s)

HOLM-BLAGG ET AL.

Art Unit

3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 2-5-04 and 3-1-05.
2. ☒ The allowed claim(s) is/are 9-22.
3. ☐ The drawings filed on _____ are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
 - * Certified copies not received: _____.


Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☒ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☒ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☒ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____


ALAIN L. BASHORE
PRIMARY EXAMINER

DETAILED ACTION

Allowable Subject Matter

1. Claims 9-22 are allowed as amended according to the examiner's amendment below.

Allowable subject matter requires a second level review for applications in class 705 before a notice of allowance is mailed to applicant. The time period for review may vary from application to application.

EXAMINER'S AMENDMENT

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

3. Authorization for this examiner's amendment was given in a telephone interview with Ms. Haapala on 3-17-05.

4. The application has been amended as follows:
Claim 9, line 1, insert –using a computer--, after “method”.
Claim 17, line 1, insert –using a computer--, after “method”.
Cancel claims 73-75.

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5. The following is an examiner's statement of reasons for allowance:

The present invention includes independent claims 9 and 17. Claim 9 and 17 recite a method using a computer for applying a group payment to a group.

Watson is considered the closest prior art.

Watson teaches a consolidated billing system that generates a single household bill for services used by the household (col. 2, lines 6-26). Each service establishment providing goods and services to a household provides a personal settlements exchange with the billing detail for the household. Id. A consolidated bill is then generated. After a predetermined amount of time has passed, the total payment amount is electronically debited from the bank which the household wishes to have their payments made (col. 2, lines 26-32; col. 4, lines 55-59). If the total amount cannot be collected, the system may retry the debits for a number of times and/or may shift to alternate payment sources (col. 19, lines 15-17; col. 17, lines 62-64).

Watson does not disclose:

In claim 9:

receiving a payment at a payment processor and entering the payment into a computer system;

determining that the payment is a group payment, wherein determining that the payment is a group payment includes identifying one or more accounts to which the payment is associated and determining that the one or more accounts are associated with a group;

determining which accounts are included in a group payment allocation defined in relation to the group;

comparing the group payment to a group balance, wherein the group balance

indicates a liability due in relation to one or more accounts associated with the group payment allocation;

based upon the comparison between the group payment and the group balance,

identifying a group payment option using the computer system;

calculating the group payment allocation in the computer system using the group payment option, the group payment, the group balance, and the balances of the accounts included in the group payment allocation; and

applying the group payment to the accounts included in the group payment allocation, wherein a liability associated with one or more accounts included in the group payment allocation is reduced through application of at least a portion of the payment.

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In claim 17:

entering a payment into a computer system;

determining whether the payment is a group payment;

determining whether payment for the dependent account is due
from a primary;

owner for the group or from a dependent cardholder associated
with the dependent account;

wherein the primary owner for the group is associated with the key
account and the dependent cardholder is associated with the dependent
account;

determining that payment for the dependent account is due from
the primary owner for the group, and applying the group payment to the
key account and the dependent account by:

using a computer system to access a database, and to determine
a group balance from information accessed from the database;

comparing the group payment to a group balance;

based upon the comparison between the group payment and the
group balance, identifying a group payment option;

allocating the group payment between the key account and the
dependent account based upon the group payment option, the group

payment, the group balance, a key account balance and a dependent account balance; and

applying the group payment in accordance with the allocation to reduce a liability due in association with at least one of the dependent account and the key account.

For these reasons claims 9 and 17 are deemed to be allowable over the prior art of record, and claims 10-16, 18-22 are allowable by dependency.

6. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 703-308-1884. The examiner can normally be reached on about 7:00 am to 4:30 pm (Monday thru Thursday).

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703-308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


Alain L. Bashore
Primary Examiner
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